

The revamped Programmes are a little over two years old and at this stage it would be too early to consider any revamping of these Programmes.

(c) The implementation of the Programmes is a joint responsibility of the Centre and the States. While, the programmes are formulated by the Centre, the States are responsible for their implementation. At the stage of formulation of the programmes, the States are extensively consulted, besides experts in the field. Both are equally accountable for the poverty alleviation agenda of the country. The States also share the responsibility of the funds for all the Programmes *i.e.* in the ratio of 75% by the Centre and 25% by the States. The Centre and the States, therefore, are equally concerned about the quality of implementation of these Programmes. In view of the above and because of the federal set up of the country, the dual control over the Programmes is unavoidable.

Loans for constructing houses to rural people

†1922. SHRIMATI SAVITA SHARDA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government propose to provide loans at cheaper rate to rural people for constructing houses;

(b) if so, whether any action has been taken so far, in this regard;

(c) if so, the details of persons to whom funds have been provided on this account so far, in Gujarat; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUBHASH MAHARIA): (a) and (b) The Ministry of Rural Development does not provide loans at a cheaper rate to rural people for construction of houses. However, this Ministry is implementing a scheme, namely Credit-cum-Subsidy

†Original notice of the Question was received in Hindi.

Scheme for Rural Housing which was launched w.e.f. 1st April, 1999. The Scheme targets rural families having annual income upto Rs. 32,000/-. Preference is given to rural household belonging to the Below the Poverty Line (BPL) category. While subsidy is restricted to Rs. 10,000/-, the maximum loan amount that can be availed is Rs. 40,000/-. The implementation agency for the Credit-cum-Subsidy Scheme for Rural Housing could be the State Housing Board, State Housing Corporation, specified Scheduled Commercial Bank, Housing Finance Institution or the DRDAs/ZPs. The identification of the most appropriate implementing agency under the Credit-cum-Subsidy Scheme is left to the State Government.

(c) and (d) An amount of Rs. 103.77 lakh has been released to Gujarat under this Scheme so far.

Targets for implementation of IAY, JRY and EAS in States

†1923. PROF. M. M. AGARWAL : Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government have fixed any target for Indira Awaas Yojana, Jawahar Rozgar Yojana and Employment Assurance Schemes being implemented in different States of the country;

(b) if so, the details thereof; and

(c) what effective steps have been taken by Government to achieve cent per cent targets?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUBHASH MAHARIA): (a) and (b) Under Indira Awaas Yojana, a target of construction of 1293753 houses during the current financial year *i.e.* 2001-2002 has been fixed. Similarly, under Employment Assurance Scheme, a target of generation of employment of 2351.48 lakh mandays has been fixed during 2001-2002. Under Jawahar Rozgar Yojana (presently known as Jawahar Gram Samridhi Yojana), no physical targets are fixed as the

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